§1132 Provides as follows:

Civil enforcement
Persons empowered to bring a civil action.

A civil action may be brought -
(1) by a participant or beneficiary -
   (A) for the relief provided for in subsection (c) of this section, or
   (B) to recover benefits due to him under the terms of his plan, to enforce his rights under the terms of the plan, or to clarify his rights to future benefits under the terms of the plan;

29 U.S.C. §1133 provides as follows:

Claims procedure

In accordance with regulations of the Secretary, every employee benefit plan shall:
(1) Provide adequate notice in writing to any participant or beneficiary whose claim for benefits under the plan has been denied, setting forth the specific reasons for such denial, written in a manner calculated to be understood by the participant, and
(2) Afford a reasonable opportunity to any participant whose claim for benefits has been denied for a full and fair review by the appropriate named fiduciary of the decision denying the claim.

29 C.F.R. §2560.503(1)(f) provides as follows:

Content of notice. A plan administrator or, if paragraph (c) of this section is

applicable, the insurance company, insurance service, or other similar organization, shall provide to every claimant who is denied a claim for benefits written notice setting forth in a manner calculated to be understood by the claimant:

(1) The specific reason or reasons for the denial;
(2) Specific reference to pertinent plan provisions on which the denial is based;
(3) A description of any additional material or information necessary for the claimant to perfect the claim and an explanation of why such material or information is necessary; and
(4) Appropriate information as to the steps to be taken if the participant or beneficiary wishes to submit his or her claim for review.

29 U.S.C. §1104 provides as follows:

FIDUCIARY DUTIES

(a) Prudent man standard of care.
(1) Subject to sections 403(c) and (d) [29 USCS §1103(c) and (d)], 4042 [29 USCS §1342], and 4044 [29 USCS §1344], a fiduciary shall discharge his duties with respect to a plan solely in the interest of the participants and beneficiaries and -

xxx

(d) in accordance with the documents and instruments governing the plan insofar as such documents and instruments are consistent with the provisions of this title of title IV.